FIGURE 1A

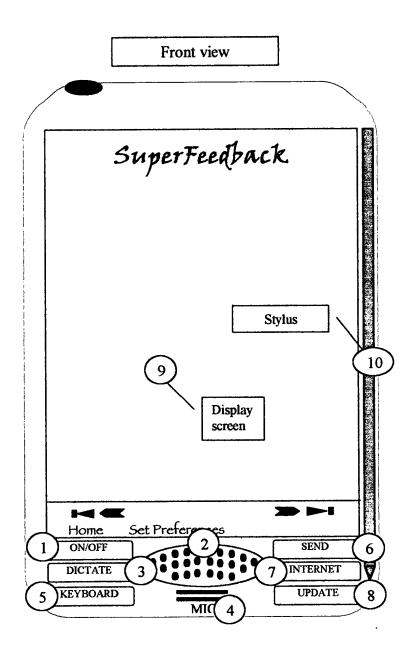


FIGURE 1B

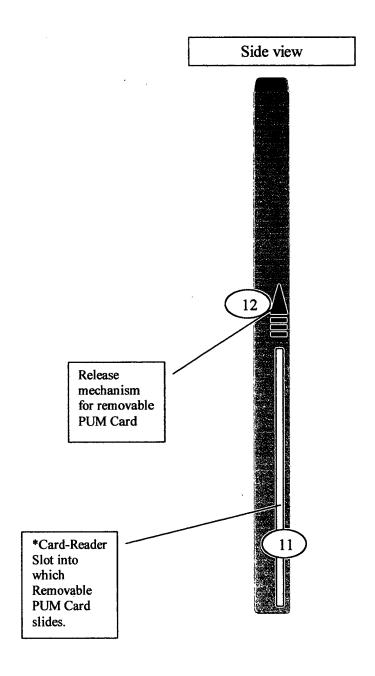


FIGURE 1C

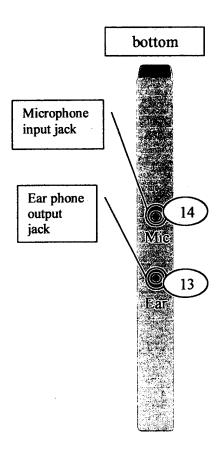


FIGURE 1D

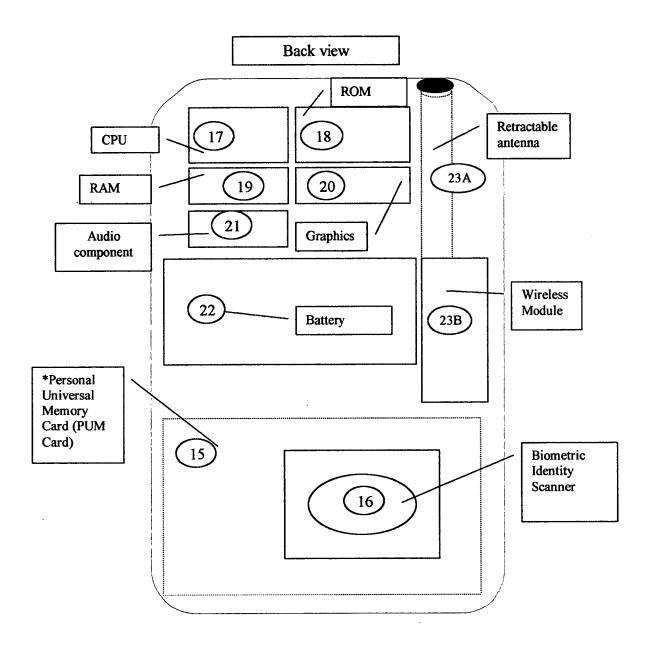


FIGURE 2 CONFIGURATION-DEPENDENT DOWNLOAD PROCESS 200

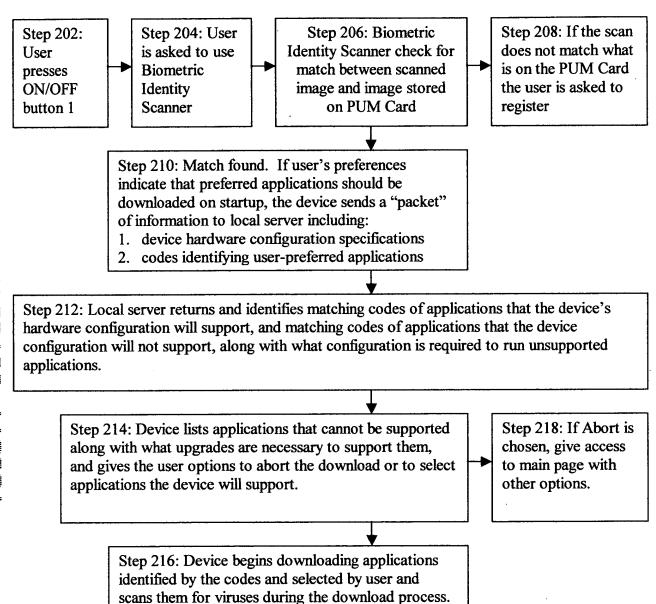
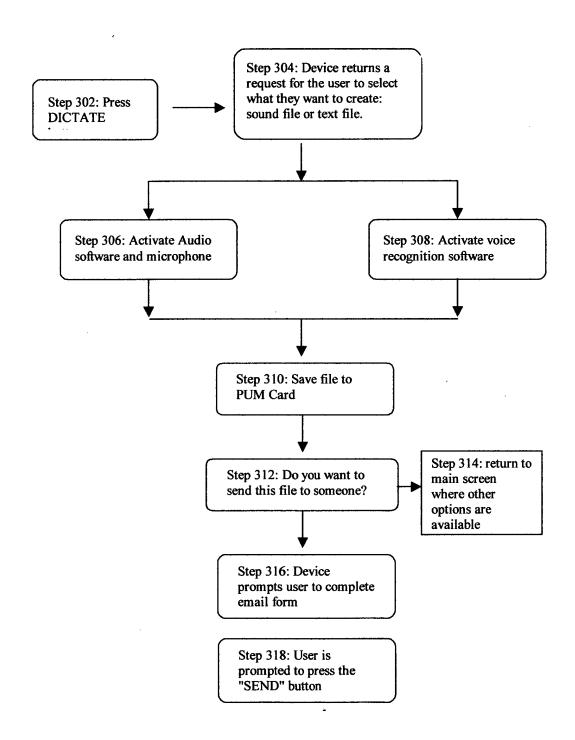


FIGURE 3 PROCESS 300 FOR VOICE INPUT

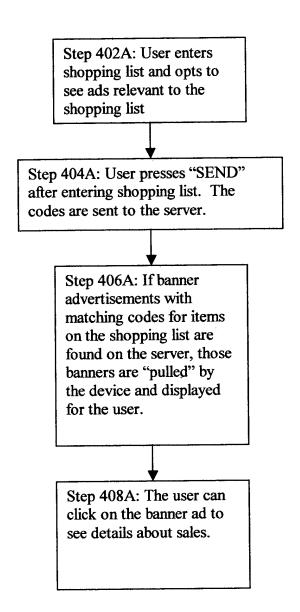


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FIGURE 4A

PRIVATE COMMUNICATION PROCESS 400A FOR "PULLING' INFORMATION

(Used for personalizing the shopping experience, for example.)



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FIGURE 4B

PRIVATE COMMUNICATION PROCESS 400B FOR "PUSHING" INFORMATION

(Used for paying a vendor, for example.)

402B: User presses INTERNET button to access Internet 404B: User is online and navigates to www.paypal.com (for example) 406B: User follows payment procedure 408B: After user has specified how much is to be paid, to whom, and from what account, he is asked to scan his index finger print to authenticate his ownership of the PUM Card. 410B: After Biometric Identity Scanning, the user is asked to enter a password to authorize the transaction.

FIGURE 5 PROCESS 500 FOR UPDATING THE PUM CARD

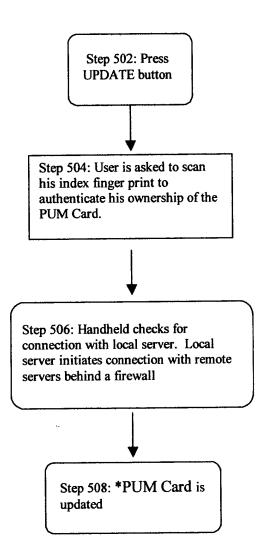


FIGURE 6 SMART-ERASE SHUTDOWN PROCESS 600

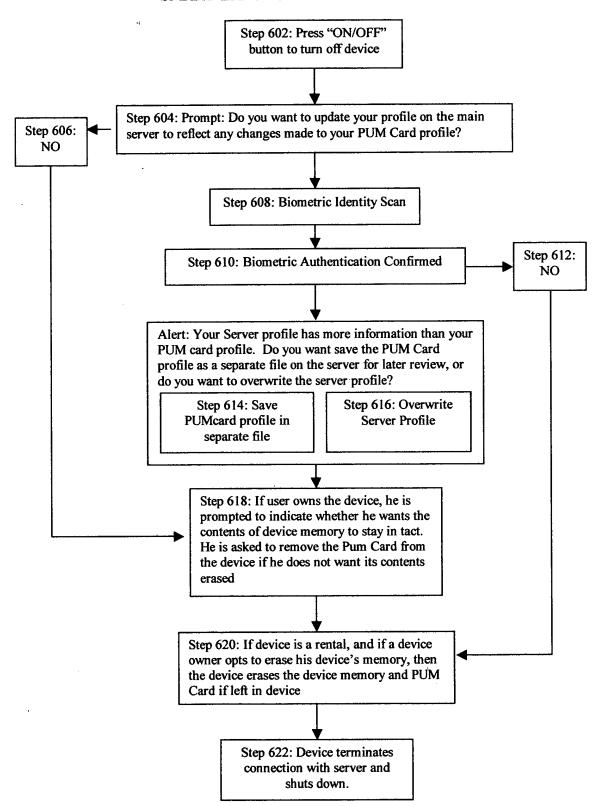


FIGURE 7 PERSONAL UNIVERSAL MEMORY CARD (PUM Card)

Front View

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SuperFeedback PUM Card

458 786 958 335 153

Back View

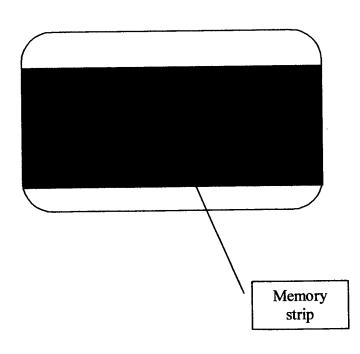


FIGURE 8 COMMUNICATION NETWORK 800

